

THAT MEETING IN ST. LOUIS.

MANY MATTERS OF IMPORTANCE TO COME BEFORE IT.

The Kansas Legislature May Practically Deny Foreign Life Insurance Companies From That Field—Insurance News.

Local insurance men are looking forward with interest to the result of the meeting at St. Louis, March 9, of the Western Union. Non-union competition is the most important subject to come up, and in this Kansas City, as well as any other city, is interested. Various committees have already been appointed by different local insurance organizations with a view to devising plans for the more effectively meeting the competition of non-union companies. The growth and strength of these companies have caused considerable alarm, and many insurance men are urging closer relationship between the union insurance companies to offset the competition. Complaints have been numerous from Western cities that the union agents have been unable to meet the rates made by the representatives of non-union companies, and there is a general disposition to ask for greater freedom in the making of charges to the insured.

The trouble that has grown up in the minds of different cities during the past six months will also be the subject of consideration, and an effort will be made to straighten out the tangle into which the several local boards have gotten themselves. The Cincinnati situation is particularly promising. The Cleveland agents have been very restless, and there is much bad feeling in Louisville, which will be particularly free from strife and very little complaint is to be found among the board members. There is an uneasy state of feeling, O., and, in fact, demoralization is to be found in a greater or less degree all over the state of Ohio. The same is the case in Michigan, and the Iowa situation is not at all satisfactory. The agents have become too keen in their struggle for business after the splendid profits of the preceding year. The rules of the union have certainly been made very elastic in a number of localities, and the Western Union will have to grapple with the problem of bringing all the disaffected elements in the union together.

The problem of sprinkler risks is another which will come before the meeting for solution, as the present rules are not observed to any great extent. In addition there will be a number of individual complaints and chronic "kicks" to come before the union, all of which will make the St. Louis meeting a decidedly interesting affair.

IN KANSAS LEGISLATURE.

Bill Introduced in the House Which Would Practically Prevent Many Companies Doing Business.

Topeka, Kan., Feb. 13.—(Special.) Representative Jaquins has introduced a bill which, if it becomes a law, will, it is said, practically deny foreign life insurance companies from doing business in the state of Kansas. The bill provides that any foreign life insurance company doing business in Kansas or which may hereafter do so, shall be required to invest 50 per cent of its funds in real estate within the state of Kansas, worth 50 per cent more than the sum so loaned thereon. All bonds and mortgages mentioned shall be deposited with the state treasurer after the state superintendent of insurance has caused a schedule of the same to be made and filed in his office and has passed upon the sufficiency of said securities. All such bonds and mortgages shall be subject to the provisions of the state of Kansas. Any insurance company which fails to comply with these provisions shall forfeit its right to do business in the state and shall have its license to do business revoked by the state superintendent of insurance.

The laws of several states, notably New York, in which many of the leading life insurance companies are organized, impose requirements which render compliance with the provisions of Representative Jaquins' bill a physical impossibility, and its effectiveness would drive from the state many of the strongest companies.

SENSATIONAL CHARGES MADE.

Germania Life Alleges That Another Man's Wife Signed Application for a Policy.

Highly sensational charges are made in an answer filed in common pleas court at Cleveland, O., by the Germania Life Insurance Company. It was an amendment to the first answer filed by the company to a suit of Wilhelm Mieritz for \$10,000 due on a policy of life insurance issued to the husband, August Mieritz. The answer sets up the fact that August Mieritz was not the husband of the plaintiff, but that the plaintiff was the wife of another man, and that she had signed the application for the policy with the name of August Mieritz. A more startling allegation made by the company is that the whole affair was a deliberate and premeditated attempt to defraud. Mieritz made application for a policy in the Germania, July 14, 1885, and a policy for \$8,000 was issued to him. Mrs. Mieritz, in her petition, says she died September 25, 1885. The company alleges that Mieritz and the plaintiff were man and wife and that he had sufficient income to pay the premiums on the \$8,000 policy; and that he had been rejected by another company. All of these statements, the company says, were absolutely false. For these and other reasons set forth in its answer it declines to pay the policy.

EPIDEMIC OF INSURANCE LAWS.

Measures Hostile to the Companies Have Passed or Are Pending in Different Legislatures.

There seems to be a regular epidemic of proposed laws hostile to insurance interests being introduced into the several state legislatures. A valued policy law has passed the senate of Tennessee, and such laws have been introduced in almost every state. Mrs. Hertz, the lady legislator of Colorado, has introduced a \$50,000 deposit bill. The Wisconsin legislature has introduced a bill to amend the constitution to provide for a committee of five, three from the house and two from the senate, to investigate and report to the legislature whether or not the insurance companies are in a trust in that state. The legislature has set up the measure claims that have irrefutable evidence that a trust exists. In Michigan it is reported that certain legislators will introduce a bill to tax foreign insurance companies twice as much as American companies.

"A-Z" FOR GRIPPE.

FOR GRIPPE.

AND

Stubbish Colds

"Seventy-seven" Cures Both.

The symptoms of La Grippe as described by physicians are so like a cold as to baffle the skilled practitioner. First a slight fever with chills, followed by a catarrhal condition of the head, descending to the throat and even to the larynx and bronchial tubes. In most cases there is a most distressing and stubborn cough. The severer cases run for weeks unless checked by the use of Dr. Humphreys' "77."

"77" cures Colds, Grippe, Influenza, Catarrh, Pains in the Head and Chest, Cough and Sore Throat.

Dr. Humphreys' Homeopathic Manual of Diseases at your Druggist's or Mail Order.

A small bottle of pleasant pellets, its wrapper pocket, sold by druggists, or sent on receipt of 25 cents to Dr. J. C. Humphreys, Medicine Co., cor. William and John Sts., New York.

PROFESSOR J. M. MUNYON.

Munyon's Improved Homeopathic Remedies act almost instantly, speedily curing the most obstinate cases.

Munyon's Rheumatism Cure seldom fails to relieve in one to three hours, and cures in a few days. Price, 25c.

Munyon's Dyspepsia Cure positively cures all forms of indigestion and stomach trouble. Price, 25c.

Munyon's Cold Cure prevents pneumonia and breaks up a cold in a few hours. Price, 25c.

Munyon's Cough Cure stops coughs, night sweats, whooping cough, and speedsily heals the lungs. Price, 25c.

Munyon's Kidney Cure speedily cures pains in the back, loins or groins and all forms of kidney disease. Price, 25c.

Munyon's Asthma Remedies relieve in 3 minutes and cure permanently. Price, 41c.

Munyon's Catarrh Cure cures all catarrhs of vital strength to weak people. 41c.

Prof. Munyon has a separate cure for each disease. At all druggists, mostly 25c per bottle.

Personal letters to Prof. Munyon, 5055 Arch St., Philadelphia, Pa., answered with free medical advice for any disease.

A FAR-REACHING DECISION.

Fraternal Orders Are Bound by the Action of Officers of Subordinate Lodges.

A decision has been handed down by Judge C. D. Clark, of the United States district court, in the case of Gertrude S. Whiteside vs. the Improved Order of Heptasophs, which materially affects all fraternal insurance orders in America. In overruling defendant's motion for a new trial in a suit for recovery of a benefit for the reason that assessments necessary to the good standing of the deceased member had not been paid as required by the supreme laws of the order, the court held that fraternal orders were on the same footing as ordinary companies and that a local financial officer of a lodge could waive requirements of the supreme council. The opinion is sweeping and will cause special attention at all supreme meetings.

IOWA INSURANCE TAX.

Senate Committee Has Voted to Increase It—Foreign Companies Will Suffer the Most.

The Iowa senate committee on ways and means has voted to increase the tax on foreign insurance companies, both stock and mutual, from 2½ mills to 3 mills, and to place a tax on Iowa companies, 2½ mills. The committee is looking around for a schedule of the same to be made and filed in his office and has passed upon the sufficiency of said securities. All such bonds and mortgages shall be subject to the provisions of the state of Kansas. Any insurance company which fails to comply with these provisions shall forfeit its right to do business in the state and shall have its license to do business revoked by the state superintendent of insurance.

Cost of Sprinkler Equipment.

It is reported that an understanding exists between the General Fire Extinguisher Company and the Manufacturers' Automatic Sprinkler Company for the Western field. The former company controls the Grinnell appliances which have always been used to a large extent in this part of the country. Within the last few years it has bought up most of its competitors. It is said several of the insurance companies which deal in sprinkler risks entirely are seeking some plan to reduce the expense of sprinkler equipment so as to bring it within the reach of property owners who do not feel able to pay existing prices. Several plans have been proposed, but the definite action has been taken by the parties interested.

Moore Gets Heavy Damages.

Information is received from Detroit that Charles W. Moore has compromised his case against the New York Life Insurance Company and will receive an amount in excess of \$20,000 for the breach of contract charged. Mr. Moore sued for about \$10,000, but before the case came to trial it was withdrawn and the question went into the hands of arbitrators. They have been several times in session and have not yet reached a decision. Mr. Moore was recently arrested at a detention house for many years Michigan state agent for the New York Life Insurance Company. He was removed to the management and his damage suit resulted.

Fraternal "Life Guards."

The Life Guards, a fraternal insurance order, has been organized at Alpena, Mich. The order is reported to be one of the best known business men of the place. John M. Sweeney, an experienced insurance agent, is the organizer. The order has a number of new features and will be semi-military in its character. While the order is not yet organized, it is expected to enter the company in the best states as soon as practicable.

State to Refund Premiums.

One of the most interesting insurance bills known to underwriters has just been introduced in the legislature of South Carolina. It provides a fund out of which the state is to refund premiums to the victims of wild cat insurance companies. South Carolina, on the ground that having suffered the companies the state should notify the public of their solvency.

Admitted to Illinois.

The Bankers' Life Association of Kansas City was admitted to the state of Illinois in 1895, has made an arrangement with the state of Illinois to refund premiums to the victims of wild cat insurance companies. South Carolina, on the ground that having suffered the companies the state should notify the public of their solvency.

Insurance Notes.

It is learned from definite advice that the Acme Insurance Company proposed among stockholders of the Continental Fire Insurance Company, of New York, will not be formed.

Plans for the Patrons' Fire Insurance Company have been completed by the executive committee of the Michigan state insurance association, which probably will be effected within a short time.

C. W. Holden, manager of the Eastern Mutual Fire Insurance Company, has asked for a receiver to wind up the affairs of the company. The company is sound financially, but prior to its liquidation a safe basis.

The Home Insurance Company has issued a circular to Western agents saying that it will not grant consideration for the use of "hydrocarbon" lamps, on the contrary, desiring to cancel all policies where they are used.

The Wisconsin Odd Fellows' Mutual Life Insurance Company, which was organized in 1880, has made an arrangement with the state of Wisconsin to refund premiums to the victims of wild cat insurance companies. South Carolina, on the ground that having suffered the companies the state should notify the public of their solvency.

Sermon to Men.

Rev. John B. Culppepper, who is conducting a revival meeting at Washington Street Methodist church, 1206 Washington street, will preach his great sermon to men only at 3 p. m. to-day.

Fifty-six Hours to Los Angeles.

The California Limited, via Santa Fe Route, Swift, safe and luxurious.

THE HUB

Monday and Tuesday, Choice of ANY SUIT or OVERCOAT IN THE HOUSE FOR \$8.50.

A swaying and surging mass of delighted bargain seekers filled our first floor all day Saturday. Our clerks were bicycled out when curfew blew—but no cessation until near midnight. They tell us that never in all their lives had they such an easy time selling goods. What wonder! The prices we name are no index whatever to the values we give. We shut our eyes completely on real cost and simply name prices at hazard. During the first two days of the coming week we propose to squeeze the last breath of life out of High-Pricers hereabouts. We've sold goods at sacrifice before—but they'll stand amazed at this, the mightiest of all moves of The Hub. Only twelve more business days left in which the balance of the \$50,000 with which to pay off our retiring partner must be raised. Our very existence is at stake—and we must have the money. Name your own price if ours is too high for you. But come here and see what we offer. The knife has been sunk into values until both blade and hilt are completely hid from view.

SUITS AND OVERCOATS.

Monday and Tuesday you can have the choice of the finest Tailored Suits or Overcoats in the house, whether \$1, \$15, \$18, \$20, \$22 or \$25 qualities, for the ridiculous price of

Suits.	Overcoats.
\$12	\$12
\$15	\$15
\$18	\$18
\$20	\$20
\$22	\$22
\$25	\$25
for	for
\$8.50	\$8.50

Glencairn, Cheviot, Blue and Gray Mixed, Cassimeres, Scotch, Middlesex Woollens, Pin Checks, Brown and Black Mixed, Twills—every fibre of the finest wool—perfect in workmanship—tailored to fit. Every new and neat design.

Think of it—the finest Suit in the house for \$8.50. If this doesn't fetch you, nothing ever will, and you wouldn't buy gold dollars for pennies. Not a Suit reserved or put aside, nothing hidden or stowed away in garret or basement. Roam at your own sweet will all over the house pick out the best you can find. All we ask of you is to remember that The Hub can't afford to trifle with the people's confidence, and that it always does as it advertises.

Pants, Pants, Pants, Two Thirty-five!

Choice of the very finest; latest patterns; cut to fit; tailored to wear; nothing finer in the world. During this Dissolution of Partnership Money-Raising Sale, Choice of the House, Two Dollars and Thirty-Five Cents.

THE HUB ELECTRIC CLOTHIERS 501-503-505 MAIN ST. S. E. COR. 5TH ST.

JAKE WEIL, Proprietor.

THE HUB ELECTRIC CLOTHIERS 501-503-505 MAIN ST. S. E. COR. 5TH ST.

CHIEF OF CREDIT MEN.

PRESIDENT OF NATIONAL ASSOCIATION TALKS IN KANSAS CITY.

W. H. Preston, of Sioux City, Ia., Tells of the Coming Convention and What His Association Is Doing Generally.

W. H. Preston, of Sioux City, Ia., president of the National Association of Credit Men, spoke last evening at the special meeting of the Kansas City Credit Men's Association. He visited Kansas City in connection with the local members relative to matters pertaining to the meeting of the national association, which will be held here in June, and the special meeting was called for the purpose of enabling him to become acquainted with all the members and have them hear his ideas on what was being done by the national association and what was proposed for the future. There was a large number of local members on hand. Some of the main points in the address made by President Preston were:

"It is fitting indeed that the National Association of Credit Men should hold its first meeting after its organization in this wide awake metropolis of the Missouri valley. For the credit men of this valley are not only the most prominent, but the most successful, in the business of the country. It is never the fact that the little publication called the Lawyer and Credit Man, which started in your city about five years ago, is really the publication which has made possible our national organization. You understand, of course, that the movement really started in 1893, at the time one of the auxiliary meetings of the world's congress was held in Chicago, but the movement did not progress until it was taken up from this city. Missouri valley also deserves credit for having upon its banks a city which, as far as known, was the first to organize credit men, and, although I am a citizen of Sioux City, I do undertake the liberty of modestly stating that in June, 1894, the Sioux City Bureau of Credit was organized as a department of our Commercial Association. To New York we are indebted to the state legislators and to their senators and representatives in the national legislative halls, and some of them are conducting an active canvass along legislative lines. * * * The matter of legislative work cannot be carried on satisfactorily unless we can employ permanently some one who can devote his entire time to their state legislation. I am also in receipt of news from him which indicates that Syracuse and Rochester, N. Y., Boston, My record in this connection is that I have been elected to the legislature of New York, and I am planning to promptly fall into line. 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